Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method of managing reliance in an electronic transaction system, the method comprising:

obtaining electronic signals representing subscriber assurance of an attribute of a subscriber to the system, the subscriber assurance issued by a certification authority hardware mechanism;

obtaining electronic signals representing a request for transactional financial assurance and recourse, the transaction financial assurance and recourse being with respect to electronic infrastructure used in or with a transaction involving the subscriber, and the transactional financial assurance being other than a digital signature of the electronic infrastructure or the electronic signals representing subscriber assurance, the request including a value of the transaction financial assurance and recourse requested;

determining whether to provide the requested transactional financial assurance and recourse based on at least the subscriber assurance and whether the requested transaction financial assurance value exceeds or is below a reliance limit associated with the electronic signals representing subscriber assurance; and, depending on the determining,

issuing electronic signals representing the requested transactional financial assurance and recourse to a relying party hardware mechanism; and

tracking cumulative liability associated with the electronic signals representing subscriber assurance, wherein determining whether the requested transaction financial assurance value exceeds or is below the reliance limit includes determining whether the requested transaction financial assurance value causes the cumulative liability to exceed or be below an acceptable reliance limit in excess of the reliance limit.

2. – 56. (Cancelled)

57. (Previously Presented) The method of claim 1, wherein the subscriber assurance comprises (a) an identification assurance of the identity of the subscriber, or (b) an authorization assurance of authorization of the subscriber, or (c) both (a) and (b).

- 2 -

58. (Previously Presented)   The method of claim 1, wherein the subscriber assurance comprises electronic signals representing a certificate.

59. (Previously Presented)   The method of claim 1, wherein the determining is based also on information provided by the relying party.

60. (Currently Amended)   The method of claim 1, wherein the request for transactional financial assurance and recourse comes from the relying party.

61. (Currently Amended)   The method of claim 1, wherein the request for transactional financial assurance and recourse includes a request for a guarantee of an aspect of the transaction and comprising:

validating information in the request for transactional financial assurance and recourse to determine whether to provide the guarantee for the aspect of the transaction; and

sending electronic signals representing an indication of whether the aspect of the transaction will be guaranteed.

62. (Previously Presented)   The method of claim 1, wherein the electronic signals representing the subscriber assurance comprise electronic signals representing a time-based certificate specifying a stated reliance limit and the method comprises obtaining electronic signals representing an actual reliance limit for the certificate, the actual reliance limit being different from the stated reliance limit.

63. (Currently Amended)   A computer program product, embodied in a non-transitory computer-readable storage media, comprising instructions for causing a computer to effect a method of managing reliance in an electronic transaction system, the method comprising:

receiving electronic signals representing a transaction associated with a subscriber, the transaction including information regarding at least one attribute of that subscriber;

creating a reliance request message specifying at least one aspect of the transaction upon which a relying party intends to rely; and

causing electronic signals representing the reliance request message to be sent to a reliance server requesting a transactional financial assurance and recourse for the aspect of the

transaction upon which the relying party intends to rely, the transactional financial assurance
and recourse including transactional financial assurance and recourse with respect to
electronic infrastructure used in or with the transaction and the transactional financial
assurance and recourse being other than a digital signature of the electronic infrastructure, the
request including a value of the requested transaction financial assurance and recourse for
comparison with a reliance limit associated with the aspect of the transaction.

64. (Currently Amended)   The computer program product of claim 63, wherein the
method further comprises:

receiving electronic signals representing a transactional financial assurance and
recourse from the reliance server; and

continuing the transaction with the subscriber based on information in the transactional
financial assurance and recourse.

65. (Currently Amended)   The computer program product of claim 63, wherein the
electronic signals representing the transactional financial assurance and recourse are received
in response to the sending of the reliance request message.

66. (Previously Presented)   The computer program product of claim 63, wherein the
information regarding at least one attribute of the subscriber comprises (a) an identification
assurance of the identity of the subscriber, or (b) an authorization assurance of authorization
of the subscriber, or (c) both (a) and (b).

67. (Previously Presented)   The computer program product of claim 63, wherein the
reliance request message comes from the relying party.

68. (Currently Amended)   A computer program product, embodied in a non-
transitory computer-readable storage media, comprising instructions for causing a computer to
effect a method of managing reliance in an electronic transaction system, the method
comprising:

receiving electronic signals representing a reliance request message, the message
specifying an aspect of a transaction upon which a relying party intends to rely, and
requesting assurance for the aspect of the transaction, and including a value of the assurance

- 4 -

requested;

determining whether to provide transactional financial assurance and recourse with respect to electronic infrastructure used in or with the transaction based on the reliance request message and whether the value of the assurance exceeds or is below a reliance limit associated with the aspect of the transaction, the transactional financial assurance and recourse being other than a digital signature of the electronic infrastructure; and

generating electronic signals representing an indication of whether transactional financial assurance and recourse is available.

69. (Currently Amended)   The computer program product of claim 68, wherein the method further comprises:

receiving electronic signals representing the transactional financial assurance and recourse; and

continuing the transaction based on information in the transactional financial assurance and recourse.

70. (Cancelled)

71. (Previously Presented)   The computer program product of claim 68, wherein the reliance request message comes from the relying party.

72. (Previously Presented)   The computer program product of claim 68, wherein the reliance request message includes certificate information derived from the transaction.

73. (Currently Amended)   The computer program product of claim 68, wherein the determining whether to provide the transactional financial assurance and recourse further comprises determining the status of a certificate associated with the transaction.

74. (Previously Presented)   The computer program product of claim 68, wherein the reliance request message includes a request for a guarantee of an aspect of the transaction and the method comprises:

validating information in the reliance request message to determine whether to provide the guarantee for the aspect of the transaction; and

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sending electronic signals representing an indication of whether the aspect of the transaction will be guaranteed.

75. (Previously Presented)   The computer program product of claim 68, wherein the determining involves using electronic signals representing a time-based certificate specifying a stated reliance limit and the method comprises obtaining electronic signals representing an actual reliance limit for the certificate, the actual reliance limit being different from the stated reliance limit.

76. (Currently Amended)   The method of claim 1, wherein the electronic infrastructure comprises electronic signals representing a certificate and the transactional financial assurance and recourse with respect to electronic infrastructure comprises an assurance selected from the following: assurance regarding the authenticity of the certificate, assurance regarding the accuracy of the certificate, or assurance regarding the validity of the certificate.

77. (Currently Amended)   The computer program product of claim 63, wherein the electronic infrastructure comprises electronic signals representing a certificate and the transactional financial assurance and recourse with respect to electronic infrastructure comprises an assurance selected from the following: assurance regarding the authenticity of the certificate, assurance regarding the accuracy of the certificate, or assurance regarding the validity of the certificate.

78. (Currently Amended)   The computer program product of claim 68, wherein the electronic infrastructure comprises electronic signals representing a certificate and the transactional financial assurance and recourse with respect to electronic infrastructure comprises an assurance selected from the following: assurance regarding the authenticity of the certificate, assurance regarding the accuracy of the certificate, or assurance regarding the validity of the certificate.

79. (New)   The computer program product of claim 68, wherein the method further comprises tracking cumulative liability associated with the aspect of the transaction, wherein determining whether the assurance value exceeds or is below the reliance limit includes

- 6 -

determining whether the assurance value causes a cumulative liability to exceed an acceptable reliance limit in excess of the reliance limit.